

Certificate Number: 15111-PAM-DE-034590074

Bankruptcy Case Number: 15-01715



15111-PAM-DE-034590074

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 23, 2020, at 7:42 o'clock AM EDT, Joanne Virgilio completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 23, 2020 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education